

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI**

IN RE: **William Douglas Meadows**
Alma Yolanda Islas-Meadows, Debtors

Case No. 23-50567-KMS
CHAPTER 13

NOTICE

Debtors have filed papers with the court to suspend their bankruptcy payments.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the court to suspend the payments, or if you want the court to consider your views on the Motion, then on or before 21 days, you or your attorney must:

File with the court a written request for a hearing at:

U.S. Bankruptcy Clerk
U.S. Bankruptcy Court
Dan M. Russell, Jr. United States Courthouse
2012 15th St., Ste. 244
Gulfport, MS 39501

If you mail your request to the court for filing, you must mail it early enough so the court will receive it on or before the date state above.

You must also mail a copy to the debtors' attorney:

The Rollins Law Firm, PLLC
P.O. Box 13767
Jackson, MS 39236
(601) 500-5533

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion and may enter an order granting that relief, which shall sustain this Motion to Suspend Plan Payments.

Date: April 9, 2025

Signature: /s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr. (MSBN 103469)
Jennifer A Curry Calvillo (MSBN 104367)
The Rollins Law Firm, PLLC
P.O. Box 13767
Jackson, MS 39236
trollins@therollinsfirm.com
601-500-5533

**IN THE UNITED STATES BANKRUPTCY COURT
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**IN RE: William Douglas Meadows
Alma Yolanda Islas-Meadows, Debtors**

**Case No. 23-50567-KMS
CHAPTER 13**

MOTION TO SUSPEND PLAN PAYMENTS

COME NOW, Debtors, by and through counsel, and move this Court to suspend their Chapter 13 plan payments, and in support thereof, would show the Court as follows:

1. Debtors filed a voluntary petition for relief under Chapter 13 of the Bankruptcy Code.
2. Debtors are requesting this Honorable Court to suspend any past due plan payments and two (2) months of plan payments, including any ongoing mortgage payments being paid through the plan, during the months of May and June 2025.
3. Co-Debtor had unexpected medical expenses. As such, Debtors cannot afford to make the monthly plan payment. Debtors will be able to resume making payments beginning in July 2025.
4. Debtors are requesting that their Chapter 13 plan payments be increased as necessary to compensate for the lost plan payments.

WHEREFORE, Debtors pray for an Order granting the above requested relief and any additional relief as may be just and proper.

Respectfully submitted

/s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr. (MSBN 103469)
Jennifer A Curry Calvillo (MSBN 104367)
The Rollins Law Firm, PLLC
P.O. Box 13767
Jackson, MS 39236
trollins@therollinsfirm.com
601-500-5533

CERTIFICATE OF SERVICE

I, Thomas C. Rollins, Jr., do hereby certify that a true and correct copy of the above and foregoing Notice and Motion to Suspend Plan Payments was forwarded on April 9, 2025, to:

By Electronic CM/ECF Notice:

Chapter 13 Case Trustee

U.S. Trustee

/s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr.

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4 **UNITED STATES BANKRUPTCY COURT**
5 **SOUTHERN DISTRICT OF MISSISSIPPI**

6 IN RE:
7 WILLIAM DOUGLAS MEADOWS
8 ALMA YOLANDA ISLAS MEADOWS

9
10 CASE NO: 23-50567-KMS
11 **DECLARATION OF MAILING**
12 **CERTIFICATE OF SERVICE**
13 Chapter: 13

14
15 On 4/9/2025, I did cause a copy of the following documents, described below,

16 Notice and Motion to Suspend

17
18 to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with
19 sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and
20 incorporated as if fully set forth herein.

21 I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.
22 com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to
23 Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if
24 fully set forth herein.

25 Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been
26 served electronically with the documents described herein per the ECF/PACER system.

27 DATED: 4/9/2025

28 /s/ Thomas C. Rollins, Jr.
29 Thomas C. Rollins, Jr. 103469

30 The Rollins Law Firm
31 702 W. Pine Street
32 Hattiesburg, MS 39401
33 601 500 5533
34 trollins@therollinsfirm.com

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE:

WILLIAM DOUGLAS MEADOWS
ALMA YOLANDA ISLAS MEADOWS

CASE NO: 23-50567-KMS

**CERTIFICATE OF SERVICE
DECLARATION OF MAILING**

Chapter: 13

On 4/9/2025, a copy of the following documents, described below,

Notice and Motion to Suspend

were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 4/9/2025



Miles Wood
BK Attorney Services, LLC
d/b/a certificateofservice.com, for
Thomas C. Rollins, Jr.
The Rollins Law Firm
702 W. Pine Street
Hattiesburg, MS 39401

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

CASE INFO

LABEL MATRIX FOR LOCAL NOTICING
 NCBS ADDRESS DOWNLOAD
 CASE 23-50567-KMS
 SOUTHERN DISTRICT OF MISSISSIPPI
 WED APR 9 9-14-22 PST 2025

KEESLER FEDERAL CREDIT UNION
 CO ROBERT ALAN BYRD
 PO BOX 1939
 BILOXI MS 39533-1939

PRA RECEIVABLES MANAGEMENT LLC
 POB 41067
 NORFOLK VA 23541-1067

EXCLUDE

(U) RELIANCE FIRST CAPITAL LLC

EXCLUDE

US BANKRUPTCY COURT
 DAN M RUSSELL JR US COURTHOUSE
 2012 15TH STREET SUITE 244
 GULFPORT MS 39501 2036

AMERICAN EXPRESS NATIONAL BANK
 CO BECKET AND LEE LLP
 PO BOX 3001
 MALVERN PA 19355-0701

AMEX
 PO BOX 981540
 EL PASO TX 79998-1540

CHASE CARD SERVICES
 ATTN BANKRUPTCY
 PO 15298
 WILMINGTON DE 19850-5298

CITIBANKBEST BUY
 ATTN BANKRUPTCY
 PO BOX 790034
 ST LOUIS MO 63179-0034

COMENITY BANKPIER 1
 ATTN BANKRUPTCY
 PO BOX 182125
 COLUMBUS OH 43218-2125

COMENITY CAPITALGEM
 ATTN BANKRUPTCY
 PO BOX 182125
 COLUMBUS OH 43218-2125

DEPARTMENT OF TREASURY INTERNAL
 REVENUE SE
 PO BOX 7346
 PHILADELPHIA PA 19101-7346

(P) DOVENMUEHLE MORTGAGE
 1 CORPORATE DRIVE SUITE 360
 LAKE ZURICH IL 60047-8945

GOLDMAN SACHS BANK USA
 ATTN BANKRUPTCY
 PO BOX 70379
 PHILADELPHIA PA 19176-0379

GREAT LAKES
 PO BOX 7860
 MADISON WI 53707-7860

(P) HANCOCK WHITNEY BANK
 ATTN ANNE JAMES
 2510 14TH STREET 2ND FLOOR
 GULFPORT MS 39501-1948

INTERNAL REVENUE SERVI
 CO US ATTORNEY
 501 EAST COURT ST
 STE 4430
 JACKSON MS 39201-5025

JPMORGAN CHASE BANK NA
 SBMT CHASE BANK USA NA
 JPMC CO NATIONAL BANKRUPTCY SERVICES
 PO BOX 9013
 ADDISON TEXAS 75001-9013

JPMORGAN CHASE BANK NA SBMT CHASE BANK
 ROBERTSON ANSCHUTZ SCHNEID CRANE PA
 6409 CONGRESS AVENUE SUITE 100
 BOCA RATON FL 33487-2853

(P) JEFFERSON CAPITAL SYSTEMS LLC
 PO BOX 7999
 SAINT CLOUD MN 56302-7999

KEESLER FEDERAL CREDIT UNION
 PO BOX 7001
 BILOXI MS 39534-7001

(P) LENDINGPOINT
 1201 ROBERTS BLVD
 SUITE 200
 KENNESAW GA 30144-3612

LIGHTSTREAM A DIVISION OF TRUIST BANK
 PO BOX 1847
 WILSON NC 27894-1847

MIDLAND CREDIT MANAGEMENT INC
 PO BOX 2037
 WARREN MI 48090-2037

MISSISSIPPI DEPARTMENT OF REVENUE
 BANKRUPTCY SECTION
 POST OFFICE BOX 22808
 JACKSON MS 39225-2808

NATALIE BROWN ESQ
 RUBIN LUBLIN LLC
 FOR RELIANCE FIRST CAPITAL LLC
 428 NORTH LAMAR BLVD SUITE 107
 OXFORD MS 38655-3221

NETCREDIT
 175 W JACKSON BLVD
 SUITE 1000
 CHICAGO IL 60604-2863

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

OCHSNER HEALTH SYSTEM
PO BOX 190
LA PORTE IN 46352-0190

ONEMAIN FINANCIAL
ATTN BANKRUPTCY
PO BOX 3251
EVANSVILLE IN 47731-3251

ONEMAIN FINANCIAL GROUP LLC
ONEMAIN
PO BOX 3251
EVANSVILLE IN 47731-3251

PRA RECEIVABLES MANAGEMENT LLC AS
AGENT OF
PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

QUANTUM3 GROUP LLC AS AGENT FOR
COMENITY CAPITAL BANK
PO BOX 788
KIRKLAND WA 98083-0788

QUANTUM3 GROUP LLC AS AGENT FOR
SADINO FUNDING LLC
PO BOX 788
KIRKLAND WA 98083-0788

EXCLUDE

(D) (P) DOVENMUEHLE MORTGAGE
~~1 CORPORATE DRIVE SUITE 360~~
~~LAKE ZURICH IL 60047-8945~~

ROBERT ALAN BYRD
BYRD WISER
FOR KEESSLER FEDERAL CREDIT UNION
PO BOX 1939
BILOXI MS 39533-1939

SYNCHRONY
ATTN BANKRUPTCY
PO BOX 965060
ORLANDO FL 32896-5060

TRUIST BANK
ATTN BANKRUPTCY
MAIL CODE VA-RVW-6290
PO BOX 85092
RICHMOND VA 23286-0001

US ATTORNEY GENERAL
US DEPT OF JUSTICE
950 PENNSYLVANIA AVENUE
WASHINGTON DC 20530-0001

US DEPARTMENT OF EDUCATION CO NELNET
121 SOUTH 13TH STREET
LINCOLN NE 68508-1904

EXCLUDE

UNITED STATES TRUSTEE
~~501 EAST COURT STREET~~
~~SUITE 6 430~~
~~JACKSON MS 39201-5022~~

(P) UPGRADE INC
2 N CENTRAL AVE
10TH FLOOR
PHOENIX AZ 85004-4422

WELLS FARGO BANK NA
1 HOME CAMPUS
3RD FLOOR
MAC X2303-01A
DES MOINES IA 50328-0001

WELLS FARGO BANK NA
PO BOX 10438 MAC F823502F
DES MOINES IA 50306-0438

WELLS FARGO BANK NA WELLS FARGO CARD
SER
PO BOX 10438 MAC F823502F
DES MOINES IA 50306-0438

WFPPREFERR
ATTN BANKRUPTCY
PO BOX 51193
LOS ANGELES CA 90051-5493

EXCLUDE

THOMAS CARL ROLLINS JR
THE ROLLINS LAW FIRM PLLC
~~PO BOX 13767~~
~~JACKSON MS 39236-3767~~

EXCLUDE

(P) WARREN A CUNTZ T1 JR
PO BOX 3749
~~GULFPORT MS 39505-3749~~

DEBTOR

WILLIAM DOUGLAS MEADOWS
350 STATE ST
BAY SAINT LOUIS MS 39520-4434